

UNITED STATES OF AMERICA
COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

OFPS FILE NO.
P/2167-237

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

INTERNATIONAL BANKING SYSTEM AND METHOD

the specification of which is attached hereto, unless the following box is checked:

☐ was filed on _____ as United States patent Application Number or PCT international patent application number _____ and was amended on _____ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.

I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign or Provisional Application(s)

COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
U. S. A.	60/182,469	15/2/2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>

I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)

I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.

SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO:
1180 AVENUE OF THE AMERICAS (212) 382-0700
NEW YORK, NEW YORK 10036-8403
CUSTOMER NO. 2352

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			

: CONTINUED ON PAGE 2

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			OFGS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF FOURTH JOINT INVENTOR, IF ANY Ian Chittick		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY Richard Parkin		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY Sang Leong		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY Les Green		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY Marc A. Anders		INVENTOR'S SIGNATURE <i>Marc A. Anders</i>	DATE <i>April 23, 2001</i>
RESIDENCE (City and either State or Foreign Country) <i>New York, N.Y.</i>		COUNTRY OF CITIZENSHIP <i>U.S.</i>	
POST OFFICE ADDRESS <i>410 W 24th Street, New York, N.Y. 10011</i>			

UNITED STATES OF AMERICA
COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

OFGS FILE NO.
P/2167-237

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

INTERNATIONAL BANKING SYSTEM AND METHOD

the specification of which is attached hereto, unless the following box is checked:

☐ was filed on _____ as United States patent Application Number _____ or PCT International patent application number _____ and was amended on _____ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56. I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign or Provisional Application(s)

COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
U.S.A.	60/182,469	15/2/2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
			YES <input type="checkbox"/> NO <input type="checkbox"/>

I hereby claim the benefit under Title 35, United States Code '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code '120, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)

I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.

SEND CORRESPONDENCE TO: **OSTROLENK, FABER, GERB & SOFFEN, LLP** DIRECT TELEPHONE CALLS TO:
1180 AVENUE OF THE AMERICAS (212) 382-0700
NEW YORK, NEW YORK 10036-8403
CUSTOMER NO. 2352

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS			
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS			
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS			

: CONTINUED ON PAGE 2

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			OFCS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
<p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p>			

RECEIVED

MAY 22 2001

Technology Center 2100

FULL NAME OF FOURTH JOINT INVENTOR, IF ANY Ian Chittick		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY Richard Parkin		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY Sang Leong		INVENTOR'S SIGNATURE <i>Sang Leong</i>	DATE 5/23/2001
RESIDENCE (City and either State or Foreign Country) NEW JERSEY, USA		COUNTRY OF CITIZENSHIP USA	
POST OFFICE ADDRESS 7 ORION COURT, MATAWAN, NJ 07747			
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY Les Green		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY Marc A. Anders		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			

UNITED STATES OF AMERICA		OFGS FILE NO.																																																				
COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		P/2167-237																																																				
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p style="text-align: center;">INTERNATIONAL BANKING SYSTEM AND METHOD</p> <p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input type="checkbox"/> was filed on _____ as United States patent Application number _____ and was amended on _____ (if any)</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p> <p>Prior Foreign or Provisional Application(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">COUNTRY</th> <th style="width: 25%;">APPLICATION NUMBER</th> <th style="width: 25%;">DATE OF FILING (day, month, year)</th> <th style="width: 25%;">PRIORITY CLAIMED UNDER 35 U.S.C. 119</th> </tr> </thead> <tbody> <tr> <td>U.S.A.</td> <td>60/182,469</td> <td>15/2/2000</td> <td>YES <input checked="" type="checkbox"/> NO <input type="checkbox"/></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td>YES <input type="checkbox"/> NO <input type="checkbox"/></td> </tr> </tbody> </table> <p>I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '117, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">UNITED STATES APPLICATION NUMBER</th> <th style="width: 33%;">DATE OF FILING (day, month, year)</th> <th style="width: 34%;">STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643; and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight</td> <td style="width: 33%;">INVENTOR'S SIGNATURE <i>Nigel Knight</i></td> <td style="width: 34%;">DATE 25th April 2001</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country) ENGLAND</td> <td colspan="2">COUNTRY OF CITIZENSHIP BRITISH</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS 9 WINDMILL CLOSE, AVON CASTLE, RINGWOOD, HANTS, BH24 2DL, ENGLAND</td> </tr> <tr> <td>FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker</td> <td>INVENTOR'S SIGNATURE</td> <td>DATE</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country)</td> <td colspan="2">COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS</td> </tr> <tr> <td>FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell</td> <td>INVENTOR'S SIGNATURE</td> <td>DATE</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country)</td> <td colspan="2">COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS</td> </tr> </table>				COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119	U.S.A.	60/182,469	15/2/2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>				YES <input type="checkbox"/> NO <input type="checkbox"/>	UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)										FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	INVENTOR'S SIGNATURE <i>Nigel Knight</i>	DATE 25th April 2001	RESIDENCE (City and either State or Foreign Country) ENGLAND	COUNTRY OF CITIZENSHIP BRITISH		POST OFFICE ADDRESS 9 WINDMILL CLOSE, AVON CASTLE, RINGWOOD, HANTS, BH24 2DL, ENGLAND			FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker	INVENTOR'S SIGNATURE	DATE	RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP		POST OFFICE ADDRESS			FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell	INVENTOR'S SIGNATURE	DATE	RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP		POST OFFICE ADDRESS		
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119																																																			
U.S.A.	60/182,469	15/2/2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>																																																			
			YES <input type="checkbox"/> NO <input type="checkbox"/>																																																			
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)																																																				
FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	INVENTOR'S SIGNATURE <i>Nigel Knight</i>	DATE 25th April 2001																																																				
RESIDENCE (City and either State or Foreign Country) ENGLAND	COUNTRY OF CITIZENSHIP BRITISH																																																					
POST OFFICE ADDRESS 9 WINDMILL CLOSE, AVON CASTLE, RINGWOOD, HANTS, BH24 2DL, ENGLAND																																																						
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker	INVENTOR'S SIGNATURE	DATE																																																				
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP																																																					
POST OFFICE ADDRESS																																																						
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell	INVENTOR'S SIGNATURE	DATE																																																				
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP																																																					
POST OFFICE ADDRESS																																																						

: CONTINUED ON PAGE 2

(00494135.1)

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		OFGS FILE NO. P/2167-237
---	--	-----------------------------

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

INTERNATIONAL BANKING SYSTEM AND METHOD

the specification of which is attached hereto, unless the following box is checked:

☐ was filed on _____ as United States patent Application Number _____ and was amended on _____ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.

I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign or Provisional Application(s)

COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
U.S.A.	60/182,469	15/2/2000	YES <u>X</u> NO
			YES ___ NO

I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)

I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.

SEND CORRESPONDENCE TO: **OSTROLENK, FABER, GERB & SOFFEN, LLP** DIRECT TELEPHONE CALLS TO: **(212) 382-0700**
 1180 AVENUE OF THE AMERICAS
 NEW YORK, NEW YORK 10036-8403
 CUSTOMER NO. 2352

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker	INVENTOR'S SIGNATURE <i>R Baker</i>	DATE 23/4/01
RESIDENCE (City and either State or Foreign Country) UNITED KINGDOM		COUNTRY OF CITIZENSHIP UK
POST OFFICE ADDRESS 3 SHERBOURNE WALK, FARNHAM COMMON, SL2 3TE, UK.		
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		

: CONTINUED ON PAGE 2

{00494135.1}

UNITED STATES OF AMERICA		OFGS FILE NO.																																																				
COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		P/2167-237																																																				
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p style="text-align: center;">INTERNATIONAL BANKING SYSTEM AND METHOD</p>																																																						
<p>RECEIVED</p> <p>MAY 22 2001</p> <p>Technology Center 2100</p>																																																						
<p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input type="checkbox"/> was filed on _____ as United States patent Application Number or PCT International patent application number _____ and was amended on _____ (if any).</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p> <p>Prior Foreign or Provisional Application(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">COUNTRY</th> <th style="width: 25%;">APPLICATION NUMBER</th> <th style="width: 25%;">DATE OF FILING (day, month, year)</th> <th style="width: 25%;">PRIORITY CLAIMED UNDER 35 U.S.C. 119</th> </tr> </thead> <tbody> <tr> <td>U.S.A.</td> <td>60/182,469</td> <td>15/2/2000</td> <td>YES <input checked="" type="checkbox"/> NO <input type="checkbox"/></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td>YES <input type="checkbox"/> NO <input type="checkbox"/></td> </tr> </tbody> </table> <p>I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">UNITED STATES APPLICATION NUMBER</th> <th style="width: 33%;">DATE OF FILING (day, month, year)</th> <th style="width: 34%;">STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight</td> <td style="width: 33%;">INVENTOR'S SIGNATURE</td> <td style="width: 34%;">DATE</td> </tr> <tr> <td colspan="2">RESIDENCE (City and either State or Foreign Country)</td> <td>COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS</td> </tr> <tr> <td>FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker</td> <td>INVENTOR'S SIGNATURE</td> <td>DATE</td> </tr> <tr> <td colspan="2">RESIDENCE (City and either State or Foreign Country)</td> <td>COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS</td> </tr> <tr> <td>FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell</td> <td>INVENTOR'S SIGNATURE</td> <td>DATE</td> </tr> <tr> <td colspan="2">RESIDENCE (City and either State or Foreign Country)</td> <td>COUNTRY OF CITIZENSHIP</td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS</td> </tr> </table>				COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119	U.S.A.	60/182,469	15/2/2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>				YES <input type="checkbox"/> NO <input type="checkbox"/>	UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)										FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	INVENTOR'S SIGNATURE	DATE	RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	POST OFFICE ADDRESS			FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker	INVENTOR'S SIGNATURE	DATE	RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	POST OFFICE ADDRESS			FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell	INVENTOR'S SIGNATURE	DATE	RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	POST OFFICE ADDRESS		
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119																																																			
U.S.A.	60/182,469	15/2/2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>																																																			
			YES <input type="checkbox"/> NO <input type="checkbox"/>																																																			
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)																																																				
FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	INVENTOR'S SIGNATURE	DATE																																																				
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP																																																				
POST OFFICE ADDRESS																																																						
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker	INVENTOR'S SIGNATURE	DATE																																																				
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP																																																				
POST OFFICE ADDRESS																																																						
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell	INVENTOR'S SIGNATURE	DATE																																																				
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP																																																				
POST OFFICE ADDRESS																																																						

: CONTINUED ON PAGE 2

{00494135.1}

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			OFGS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF FOURTH JOINT INVENTOR, IF ANY <u>Ian Chittick</u>	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		

FULL NAME OF FIFTH JOINT INVENTOR, IF ANY <u>Richard Parkin</u>	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		

FULL NAME OF SIXTH JOINT INVENTOR, IF ANY <u>Sang Leong</u>	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		

FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY <u>Les Green</u>	INVENTOR'S SIGNATURE <u>Les Green</u>	DATE <u>1.5.2001</u>
RESIDENCE (City and either State or Foreign Country) <u>ENGLAND</u> <u>BOURNEMOUTH, DORSET</u>		COUNTRY OF CITIZENSHIP <u>ENGLAND</u>
POST OFFICE ADDRESS <u>35 WISHART GARDENS, BOURNEMOUTH, DORSET, BH9 3QY ENGLAND</u>		

FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY <u>Marc A. Anders</u>	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		OFGS FILE NO. P/2167-237												
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p style="text-align: center;">INTERNATIONAL BANKING SYSTEM AND METHOD</p>														
<p>RECEIVED MAY 22 2001 Technology Center 210</p>														
<p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input type="checkbox"/> was filed on _____ as United States patent Application Number or PCT International patent application number _____ and was amended on _____ (if any).</p>														
<p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p>														
<p>Prior Foreign or Provisional Application(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">COUNTRY</th> <th style="width: 30%;">APPLICATION NUMBER</th> <th style="width: 25%;">DATE OF FILING (day, month, year)</th> <th style="width: 20%;">PRIORITY CLAIMED UNDER 35 U.S.C. 119</th> </tr> </thead> <tbody> <tr> <td>U.S.A.</td> <td>60/182,469</td> <td>15/2/2000</td> <td>YES <u>X</u> NO <u> </u></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td>YES <u> </u> NO <u> </u></td> </tr> </tbody> </table>			COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119	U.S.A.	60/182,469	15/2/2000	YES <u>X</u> NO <u> </u>				YES <u> </u> NO <u> </u>
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119											
U.S.A.	60/182,469	15/2/2000	YES <u>X</u> NO <u> </u>											
			YES <u> </u> NO <u> </u>											
<p>I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">UNITED STATES APPLICATION NUMBER</th> <th style="width: 35%;">DATE OF FILING (day, month, year)</th> <th style="width: 35%;">STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>			UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)									
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)												
<p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352</p>														
<p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that without false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p>														
<p>FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight</p>		<p>INVENTOR'S SIGNATURE </p>												
<p>RESIDENCE (City and either State or Foreign Country) </p>		<p>DATE </p>												
<p>POST OFFICE ADDRESS </p>														
<p>FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker</p>		<p>INVENTOR'S SIGNATURE </p>												
<p>RESIDENCE (City and either State or Foreign Country) </p>		<p>DATE </p>												
<p>POST OFFICE ADDRESS </p>														
<p>FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell</p>		<p>INVENTOR'S SIGNATURE <i>Mel Metherell</i></p>												
<p>RESIDENCE (City and either State or Foreign Country) GREAT BRITAIN</p>		<p>DATE 1 MAY 2001</p>												
<p>POST OFFICE ADDRESS 73 WOODLANDS, FLEET, HAMPSHIRE GU51 4NU BRITAIN</p>		<p>COUNTRY OF CITIZENSHIP BRITAIN</p>												

: CONTINUED ON PAGE 2

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			OFGS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF FOURTH JOINT INVENTOR, IF ANY Ian Chittick		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY Richard Parkin		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY Sang Leong		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY Les Green		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			
FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY Marc A. Anders		INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS			

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		OFGS FILE NO. P/2167-237
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p style="text-align: center;">INTERNATIONAL BANKING SYSTEM AND METHOD</p>		
<div style="border: 1px solid black; border-radius: 50%; padding: 10px; display: inline-block;"> RECEIVED MAY 22 2001 Technology Center 2100 </div>		
the specification of which is attached hereto, unless the following box is checked: <input type="checkbox"/> was filed on _____ as United States patent Application _____ of PCT International patent application number _____ and was amended on _____ (if any).		
I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56. I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: Prior Foreign or Provisional Application(s)		
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)
U.S.A.	60/182,469	15/2/2000
		PRIORITY CLAIMED UNDER 35 U.S.C. 119 YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
		YES <input type="checkbox"/> NO <input type="checkbox"/>
I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Rule 35, United States Code, '112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.		
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)
I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence. SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352		
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.		
FULL NAME OF SOLE OR FIRST INVENTOR Nigel Knight	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		
FULL NAME OF SECOND JOINT INVENTOR (IF ANY) Richard Baker	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		
FULL NAME OF THIRD JOINT INVENTOR (IF ANY) Mel Metherell	INVENTOR'S SIGNATURE	DATE
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS		

: CONTINUED ON PAGE 2

{00494135.1}

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			OFGS FILE NO. P/2167-237
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___
			YES ___ NO ___

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF FOURTH JOINT INVENTOR, IF ANY Ian Chittick	INVENTOR'S SIGNATURE 	DATE 26 APRIL 2001
RESIDENCE (City and either State or Foreign Country) UNITED KINGDOM		COUNTRY OF CITIZENSHIP UNITED KINGDOM
POST OFFICE ADDRESS 28 WEST PARK CRESCENT, BILLERICA, ESSEX. CM12 9EQ. U.K.		

FULL NAME OF FIFTH JOINT INVENTOR, IF ANY Richard Parkin	INVENTOR'S SIGNATURE 	DATE
RESIDENCE (City and either State or Foreign Country) 		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS 		

FULL NAME OF SIXTH JOINT INVENTOR, IF ANY Sang Leong	INVENTOR'S SIGNATURE 	DATE
RESIDENCE (City and either State or Foreign Country) 		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS 		

FULL NAME OF SEVENTH JOINT INVENTOR, IF ANY Les Green	INVENTOR'S SIGNATURE 	DATE
RESIDENCE (City and either State or Foreign Country) 		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS 		

FULL NAME OF EIGHTH JOINT INVENTOR, IF ANY Marc A. Anders	INVENTOR'S SIGNATURE 	DATE
RESIDENCE (City and either State or Foreign Country) 		COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS 		

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		OFGS FILE NO. P/2167-237
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p style="text-align: center;">INTERNATIONAL BANKING SYSTEM AND METHOD</p>		
<p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input type="checkbox"/> was filed on _____ as United States patent Application Number _____ International patent application number _____ and was amended on _____ (if any).</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, '1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code '119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p>		
Prior Foreign or Provisional Application(s)		
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)
PRIORITY CLAIMED UNDER 35 U.S.C. 119		
U.S.A.	60/182,469	15/2/2000
YES <u>X</u> NO <u> </u>		
YES <u> </u> NO <u> </u>		
<p>I hereby claim the benefit under Title 35, United States Code, '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, '112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, '1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p>		
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)
<p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H. Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A. Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625; Douglas A. Miro - Reg. No. 31,643, and Michael J. Scheer - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-8403 CUSTOMER NO. 2352</p>		
<p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p>		
FULL NAME OF SOLE OR FIRST INVENTOR	INVENTOR'S SIGNATURE	DATE
Nigel Knight		
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS		
FULL NAME OF SECOND JOINT INVENTOR (IF ANY)	INVENTOR'S SIGNATURE	DATE
Richard Baker		
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS		
FULL NAME OF THIRD JOINT INVENTOR (IF ANY)	INVENTOR'S SIGNATURE	DATE
Mel Metherell		
RESIDENCE (City and either State or Foreign Country)	COUNTRY OF CITIZENSHIP	
POST OFFICE ADDRESS		

: CONTINUED ON PAGE 2

